



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: FERNANDEZ *et al.*

Attorney Docket No.: FERN-P004

Serial No.: 09/145,167

Group Art Unit: 2765

Filed: 09/01/98

Examiner: ROBINSON BOYCE,

5 Title: **ADAPTIVE DIRECT TRANSACTION FOR NETWORKED CLIENT GROUP**

RESPONSE AFTER FINAL ACTION

The Commissioner of Patents and Trademarks
Washington, D.C. 20231

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In Response to the Final Official Action dated 09/11/00, and to summarize Applicants' telephone conversation with the Examiner on 10/11/00, this Response is hereby submitted to provide clarifying remarks and explain arguments further in the present application.

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REMARKS

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First of all, Applicants respectfully thank Examiner Akiba Robinson-Boyce for the opportunity to conduct a telephone discussion on October 11, 2000. In the Final Office Action of 09/11/00, the Examiner rejected Claims 1, 2, 4-8, 19 and 20 under 35 U.S.C. 102 (b) as being anticipated by Levergood *et al.* (US Patent 5,708,780), and Claims 3, 9-18 under 35 U.S.C. 103(a) over Levergood *et al.* and Hoffberg *et al.* (US Patent 5,774,357).

Applicants respectfully submit that neither Levergood *et al.* nor Hoffberg *et al.*, individually or in combination, describe or suggest the invention as claimed in Applicants' Amendment dated 05/19/00, in particular for the following distinctive reasons, as discussed with the Examiner:

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